

Information to identify the case:

Christine P. Kruse			Social Security number or ITIN: xxx-xx-2767
Debtor 1:	First Name	Middle Name	Last Name
			EIN: _____
Debtor 2:	First Name	Middle Name	Last Name
(Spouse, if filing)			
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-11925-JKS		
			Date case filed in chapter: 13 2/4/20
			Date case converted to chapter: 7 8/18/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Christine P. Kruse	
2. All other names used in the last 8 years	fka Christine Kruse-Zitt, fka Christine Zitt	
3. Address	159 Vista Terrace Pompton Lakes, NJ 07442	
4. Debtor's attorney Name and address	Ralph A Ferro Jr Ralph A Ferro, Jr, Esq Law Offices 66 East Main Street, 3rd Floor Little Falls, NJ 07424	Contact phone 973-200-0988 Email: ralphferrojr@msn.com
5. Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 8/18/21
7. Meeting of creditors	September 13, 2021 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 11/12/21
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Christine P. Kruse
Debtor

Case No. 20-11925-JKS
Chapter 7

District/off: 0312-2
Date Rcvd: Aug 18, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476
518697306	+ FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
518733676	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518697312	+ MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518697315	+ Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518697319	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
518697316	+ Scott Piekarsky, Esq., Phillips Nizer, 433 Hackensack Avenue, #803, Hackensack, NJ 07601-6453
518796597	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518697318	Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129
518697320	+ Summit Falls Condo Association, Inc., 91 Clinton Road, Suite 2 D, Fairfield, NJ 07004-2913
518697322	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ralphferrojr@msn.com	Aug 18 2021 20:29:00	Ralph A Ferro, Jr, Ralph A Ferro, Jr, Esq Law Offices, 66 East Main Street, 3rd Floor, Little Falls, NJ 07424
tr	+ EDI: BDWOLFF.COM	Aug 19 2021 00:33:00	David Wolff, Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7116
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 18 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 18 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518697300	+ EDI: TSY2.COM	Aug 19 2021 00:33:00	Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014
518697301	+ EDI: DVTM.COM	Aug 19 2021 00:33:00	Bridgecrest Formerly DriveTime, Box 29018, Phoenix, AZ 85038-9018
518697302	+ EDI: CAPITALONE.COM	Aug 19 2021 00:33:00	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
518717113	+ EDI: DVTM.COM	Aug 19 2021 00:33:00	Carvana, LLC, PO Box 29018, Phoenix AZ 85038-9018
518697303	+ EDI: WFNNB.COM	Aug 19 2021 00:33:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
518697304	+ EDI: WFNNB.COM	Aug 19 2021 00:33:00	Comenity Bank/NWYRK&CO, Box 182789, Columbus, OH 43218-2789
518697305	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0312-2

User: admin

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518697307	EDI: IRS.COM	Aug 18 2021 20:43:38	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
518697308	EDI: JPMORGANCHASE	Aug 19 2021 00:33:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
518728232	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 19 2021 00:33:00	JPMCB Card Services, Box 15369, Wilmington, DE 19850
518697309	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 18 2021 20:43:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518697310	+ EDI: MID8.COM	Aug 18 2021 20:43:38	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
518782575	+ EDI: MID8.COM	Aug 19 2021 00:33:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518697311	+ EDI: MID8.COM	Aug 19 2021 00:33:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
518697313	+ EDI: AGFINANCE.COM	Aug 19 2021 00:33:00	One Main, Box 1010, Evansville, IN 47708-1464
518714182	+ EDI: AGFINANCE.COM	Aug 19 2021 00:33:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518802145	EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
518759134	EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518697314	+ EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Services, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
518791896	EDI: Q3G.COM	Aug 19 2021 00:33:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518697317	+ EDI: SECONDROUND.COM	Aug 19 2021 00:33:00	Second Round Sub, LP, 4150 Freidrich Lane, Suite 1, Austin, TX 78744-1052
518697321	EDI: RMSC.COM	Aug 19 2021 00:33:00	Synchrony Bank, Box 965004, Orlando, FL 32896-5004
518698194	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518793693	+ EDI: AIS.COM	Aug 19 2021 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518697323	+ EDI: WFFC.COM	Aug 19 2021 00:33:00	Wells Fargo Home Mortgage, Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518733702	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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Date Recd: Aug 18, 2021

Form ID: 309A

Total Noticed: 40

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2021

Signature: /s/Joseph Speetjens